

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
Stanley Jones

Case No.: 19-31250

Chapter: 13

Judge: RG

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF  
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I [We], Stanley Jones, am [are] the debtor[s] in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1) The Chapter 13 Plan was originally confirmed by order entered on January 17, 2020.
- 2) I was current with plan payments through July 2021.
- 3) I was current with post-petition mortgage payments through October 2021 on property located at 63 Sheridan Street Irvington, NJ 07111.

[If not applicable, skip] [if more than 1 property, add additional lines]

- a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

- b) I am current with post-petition real estate taxes on the property located at \_\_\_\_\_.

☒ YES ☐ NO

- c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

- 4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

- a) I am current with post-petition real estate taxes on the property located at \_\_\_\_\_.

☐ YES ☐ NO

- b) I have current liability insurance on the property and can provide proof thereof.

☐ YES ☐ NO

- 5) I was current with post-petition auto payments through October 2021 on the following automobile(s). [If not applicable, skip]  
2014 Nissan Altima and 2015 GMC Yukon.
- 6) The change in my household income previously reported on Schedule I is \$ 9,333.28.  
My current household income is \$ 5,935.45. I have attached a current paystub or proof of the change in income to this certification [Redact any personally identifiable information before docketing.]  
My current total household expenses are now \$ 5,785.34.
- 7) As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:

My wife was furloughed from her job due to the COVID-19 pandemic in April 2020 and then was permanently laid off in July 2020. She was receiving unemployment compensation until May 2021. I also no longer have my second job. My wife is starting a new job on October 18, 2021 and with her new job's income, help from our family, and my salary, we will be able to afford a monthly trustee payment of \$150.00 temporarily for 3 months starting November 2021 and we propose an increased payment to \$659.40 starting in February 2022 for 58 months extending the plan to 84 months total.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: October 13, 2021

/s/ Stanley Jones  
Debtor's Signature

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

*new.12/2020*